

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: STUART J BRUCE JR § Case No.: 09-20485  
KATHRYN M BRUCE §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2009.
- 2) This case was confirmed on 07/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2010.
- 5) The case was converted on 07/21/2010.
- 6) Number of months from filing to the last payment: 10
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,146.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,540.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,540.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,283.44
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 638.34
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 1,921.78

Attorney fees paid and disclosed by debtor	\$ 1,131.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER FINANCIAL S	UNSECURED	5,839.00	5,839.48	5,839.48	.00	.00
CITIFINANCIAL AUTO C	SECURED	3,578.63	3,275.90	3,275.90	3,275.90	74.88
HINSDALE BANK & TRUS	SECURED	16,450.00	.00	16,450.00	3,500.32	767.12
HINSDALE BANK & TRUS	UNSECURED	3,062.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	2,617.00	NA	NA	.00	.00
AMERICAN EXPRESS CEN	UNSECURED	1,980.63	2,548.43	2,548.43	.00	.00
AMERICAN EXPRESS	UNSECURED	.00	NA	NA	.00	.00
BARCLAYS BANK DELAWA	UNSECURED	3,492.00	NA	NA	.00	.00
BILL ME LATE	UNSECURED	282.31	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	4,019.00	4,335.97	4,335.97	.00	.00
CANDICA LLC	UNSECURED	2,940.00	3,153.65	3,153.65	.00	.00
CANDICA LLC	UNSECURED	2,636.00	2,872.36	2,872.36	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	5,070.00	5,070.07	5,070.07	.00	.00
CHASE CC	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	10,259.00	10,768.07	10,768.07	.00	.00
CITIBANK	UNSECURED	4,832.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	903.00	889.11	889.11	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,648.00	3,648.30	3,648.30	.00	.00
GREAT AMERICAN FINAN	UNSECURED	1,137.00	760.17	760.17	.00	.00
HSBC BANK USA NA	UNSECURED	5,626.00	5,805.40	5,805.40	.00	.00
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00

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**Scheduled Creditors:**

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HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
HSBC/BEST BUY	UNSECURED	.00	NA	NA	.00	.00
JUNIPER CARD SERVICE	UNSECURED	850.07	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	642.00	642.38	642.38	.00	.00
KOHLS	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,039.00	1,039.33	1,039.33	.00	.00
MARATHON PETROLEUM	UNSECURED	321.00	321.09	321.09	.00	.00
GOTTLIEB MEMORIAL HO	UNSECURED	1,100.00	NA	NA	.00	.00
TARGET	UNSECURED	.00	NA	NA	.00	.00
M3 FINANCIAL SERVICE	UNSECURED	2,448.21	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	150.00	NA	NA	.00	.00
WASHINGTON/PROVIDIAN	UNSECURED	4,916.00	NA	NA	.00	.00
WASHINGTON/PROVIDIAN	UNSECURED	.00	NA	NA	.00	.00
WFNNB NEW YORK & COM	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	.00	.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	19,725.90	6,776.22	842.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	19,725.90	6,776.22	842.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	47,693.81	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,921.78
Disbursements to Creditors	\$ 7,618.22

**TOTAL DISBURSEMENTS:** \$ 9,540.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/23/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.